

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(Use as many sheets as necessary)</i>				<b>Complete if Known</b>	
				Application Number	10/650,389-Conf. #7166
				Filing Date	August 28, 2003
				First Named Inventor	James R. DeFrancesco
				Art Unit	3692
				Examiner Name	N. B. Nguyen
Sheet	1	of	3	Attorney Docket Number	DLT-001DIV2

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
	A80*	US-5,867,799	02-02-1999	Lang et al.	
	A81*	US-6,014,645	01-11-2000	Cunningham	
	A82*	US-6,029,149	02-22-2000	Dykstra et al.	
	A83*	US-6,135,399	10-24-2000	Savoie et al.	
	A84*	US-6,233,566	05-15-2001	Levine et al.	
	A85*	US-6,385,594	05-07-2002	Lebda et al.	
	A86*	US-6,603,487	08-05-2003	Bennett et al.	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>5</sup> (if known)				
	B4	EP-0629962	12-21-1994	IBM		

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. \* CITE NO.: Those application(s) which are marked with an single asterisk (\*) next to the Cite No. are not supplied (under 37 CFR 1.98(a)(2)(iii)) because that application was filed after June 30, 2003 or is available in the IFW. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	C1645	"CMSI and HNC, Inc. Provide Credit Processing System" Bank Marketing, August 1993, p. 45, 1 page.	
	C1646	"Department Store Reconfigures Credit Decision Process" Credit Risk Management Report, Vol. 2, No. 20, September 28, 1992, 2 pages.	
	C1647	Clark, "Royal Bank to Emphasize Indirect Auto Lending" American Banker, Vol. 163, No. 185, September 28, 1998, p. 17, 2 pages.	
	C1648	Michaelson, "Outsource Financial Chooses CMSI" National Mortgage News, Vol. 22, No. 39, June 22, 1998, p. 39, 2 pages.	
	C1649	Moyer, "Due Soon from Wells Fargo: 10-Minute Car Loans" American Banker, Vol. 161, No. 126, July 2, 1996, page 16, 2 pages.	
	C1650	Office Action issued in related U.S. Patent No. 5,878,403, Atty. Docket No. DLT-001NP, mailed March 31, 1998, 12 pages.	
	C1651	Notice of Allowance issued in related U.S. Patent No. 5,878,403, Atty. Docket No. DLT-001NP, mailed June 23, 1998, 5 pages.	
	C1652	Office Action issued in related U.S. Patent No. 6,587,841, Atty. Docket No. DLT-001NP2, mailed September 27, 2001, 8 pages.	

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(Use as many sheets as necessary)</i>				<b>Complete if Known</b>	
				Application Number	10/650,389-Conf. #7166
				Filing Date	August 28, 2003
				First Named Inventor	James R. DeFrancesco
				Art Unit	3692
				Examiner Name	N. B. Nguyen
Sheet	2	of	3	Attorney Docket Number	DLT-001DIV2

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	C1653	Notice of Allowance issued in related U.S. Patent No. 6,587,841, Atty. Docket No. DLT-001NP2, mailed February 12, 2003, 12 pages.	
	C1654	Office Action issued in related U.S. Application No. 10/441,534, Atty. Docket No. DLT-001DIV, mailed June 6, 2007, 9 pages.	
	C1655	Office Action issued in related U.S. Application No. 10/649,397, Atty. Docket No. DLT-001DIV1, mailed January 10, 2008, 5 pages.	
	C1656	Office Action issued in related U.S. Application No. 10/650,596, Atty. Docket No. DLT-001DIV3, mailed December 19, 2007, 10 pages.	
	C1657	Office Action issued in related U.S. Application No. 10/702,568, Atty. Docket No. DLT-002DIV, mailed October 3, 2007, 13 pages.	
	C1658	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed January 19, 2000, 14 pages.	
	C1659	Final Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed December 20, 2000, 12 pages.	
	C1660	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed June 6, 2001, 10 pages.	
	C1661	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed December 21, 2001, 12 pages.	
	C1662	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed September 25, 2002, 9 pages.	
	C1663	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed March 19, 2003, 12 pages.	
	C1664	Final Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed February 1, 2005, 8 pages.	
	C1665	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed August 1, 2005, 6 pages.	
	C1666	Notice of Allowance issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed November 15, 2006, 7 pages.	
	C1667	Office Action issued in related U.S. Application No. 09/247,222, Atty. Docket No. DLT-003, mailed January 28, 2000, 10 pages.	
	C1668	Office Action issued in related U.S. Application No. 09/247,222, Atty. Docket No. DLT-003, mailed April 21, 2000, 10 pages.	
	C1669	Notice of Allowance issued in related U.S. Application No. 09/247,222, Atty. Docket No. DLT-003, mailed August 2, 2000, 6 pages.	
	C1670	Office Action issued in related U.S. Application No. 09/247,222, Atty. Docket No. DLT-003, mailed September 8, 2006, 7 pages.	
	C1671	Final Office Action issued in related U.S. Application No. 09/247,222, Atty. Docket No. DLT-003, mailed June 5, 2007, 8 pages.	
	C1672	Office Action issued in related U.S. Application No. 09/247,222, Atty. Docket No. DLT-003, mailed February 25, 2008, 9 pages.	
	C1673	Office Action issued in related U.S. Patent No. 6,208,979, Atty. Docket No. DLT-003C1, mailed April 18, 2000, 13 pages.	

Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(Use as many sheets as necessary)</i>				<b>Complete if Known</b>	
				Application Number	10/650,389-Conf. #7166
				Filing Date	August 28, 2003
				First Named Inventor	James R. DeFrancesco
				Art Unit	3692
				Examiner Name	N. B. Nguyen
Sheet	3	of	3	Attorney Docket Number	DLT-001DIV2

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	C1674	Notice of Allowance issued in related U.S. Patent No. 6,208,979, Atty. Docket No. DLT-003C1, mailed August 14, 2000, 7 pages.	
	C1675	Office Action issued in related U.S. Application No. 10/559,066, Atty. Docket No. DLT-004, mailed July 2, 2007, 8 pages.	

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Applicant's unique citation designation number (optional). <sup>2</sup>Applicant is to place a check mark here if English language Translation is attached.